

Claims

1. A method for providing verified tax data, the method comprising:

providing one or more databases of verified tax data files, where each verified tax data file: (1) includes verified tax data of a taxpayer and (2) is associated with a taxpayer identifier identifying the taxpayer and one or more requesting party identifiers, the requesting party identifiers identifying respective requesting parties having access rights to the verified tax data file,

receiving a request from a first requesting party for verified tax data of a first taxpayer,

based on the request, querying the one or more databases to determine whether they include one or more verified tax data files that are associated with a first taxpayer identifier and a first requesting party identifier, and

providing the verified tax data included in the found one or more verified tax data files to the first requesting party.

2. The method of claim 1, wherein the verified tax data included in each of the verified tax data files are based on one or more data elements from one or more tax forms filed by a taxpayer with a governmental tax collection entity.

3. The method of claim 1, wherein the verified tax data included in each of the verified tax data files are based on one or more data elements from one or more verified tax transcripts of the U.S. Internal Revenue Service (IRS).

4. The method of claim 3, wherein the one or more verified tax transcripts of the IRS are obtained based on a requesting party providing one or more of: an IRS Form 4506, an IRS Form 8821, and another similar IRS form executed by a taxpayer.

5. The method of claim 4, wherein the one or more verified tax transcripts of the IRS are digitized based on one or more of: one or more optical character recognition schemes and one or more manual data entry schemes.

6. The method of claim 1, wherein, for one or more of the verified tax data files, the taxpayer includes one of: an individual taxpayer and a non-personal taxpayer.

7. The method of claim 1, wherein, for one or more of the verified tax data files, the taxpayer includes a joint taxpayer.

8. The method of claim 7, wherein the taxpayer identifier identifies one or more of: a first individual taxpayer associated with the joint taxpayer, a second individual taxpayer associated with the joint taxpayer, and the joint taxpayer.

9. The method of claim 1, further comprising:
based on not finding one or more verified tax data files that are associated with the first taxpayer identifier and the first requesting party identifier, returning to querying the one or more databases.

10. The method of claim 9, wherein returning to querying the one or more databases includes:

querying the one or more databases based on one or more updates to the one or more databases.

11. The method of claim 9, wherein returning to querying the one or more databases includes:

storing the request from the first requesting party for the verified tax data of the first taxpayer,

receiving additional verified tax data files, where each of the additional verified tax data files: (1) includes verified tax data associated with a taxpayer and (2) is associated with a taxpayer identifier identifying the taxpayer and one or more requesting party identifiers, the requesting party identifiers identifying one or more requesting parties having access rights to the verified tax data file, and

determining whether one or more of the additional verified tax data files are associated with the first taxpayer identifier and the first requesting party identifier.

12. The method of claim 11, wherein determining includes:

updating the one or more databases to include the additional verified tax data files.

13. The method of claim 1, further comprising:

based on not finding one or more data files that are associated with the first taxpayer identifier, performing:

storing the request from the first requesting party for the verified tax data of the first taxpayer,

transmitting a verified tax data request for the verified tax data to a provider of verified tax data, the verified tax data request including the first taxpayer identifier and an authorization from the first taxpayer authorizing the provider to provide the verified tax data, and

based on the verified tax data request, receiving the verified tax data from the provider.

14. The method of claim 13, wherein the verified tax data request includes one or more of: an IRS Form 4506, an IRS Form 8821, and another similar IRS form executed by the first taxpayer.

15. The method of claim 13, wherein receiving the verified tax data includes:

receiving one or more electronic transcripts summarizing the verified tax data.

16. The method of claim 15, further comprising:

based on one or more digitizing schemes, digitizing the one or more electronic transcripts of the verified tax data,

based on one or more verification schemes, verifying the digitized electronic transcripts to generate verified tax data files,

associating the verified tax data files with the first taxpayer identifier and the first requesting party identifier, and

updating the one or more databases based on the verified tax data files.

17. The method of claim 1, wherein providing one or more databases of verified tax data files includes:

receiving additional verified tax data files, where each of the additional verified tax data files: (1) includes verified tax data of a taxpayer and (2) is associated with a taxpayer identifier identifying the taxpayer and one or more requesting party identifiers, the requesting party identifiers identifying one or more respective requesting parties having access rights to the verified tax data file, and

updating the one or more databases to include the additional verified tax data files.

18. The method of claim 1, further comprising:

based on applying one or more computation rules to the verified tax data of the first taxpayer, computing a cash flow of the first taxpayer, and

providing the cash flow to the first requesting party.

19. The method of claim 1, further comprising:

querying the first requesting party to provide financial data associated with one or more of incomes and expenses of the first taxpayer, other than incomes and expenses included in verified tax data.

20. The method of claim 19, further comprising:

performing one or more of:

querying to provide one or more cash flow computation options, and

providing one or more selectable cash flow computation options, wherein the cash flow computation options are related to a computation treatment of one or more of a non-recurring expense and a non-recurring income, and

computing the cash flow of the first taxpayer based on applying the one or more computation rules and one or more of the one or more provided cash flow computation options and the one or more selected cash flow computation options to the verified tax data and the financial data of the first taxpayer.

21. A system for providing verified tax data, the system comprising:

one or more databases of verified tax data files, where each verified tax data file: (1) includes verified tax data of a

taxpayer and (2) is associated with a taxpayer identifier identifying the taxpayer and one or more requesting party identifiers, the requesting party identifiers identifying one or more respective requesting parties having access rights to the verified tax data file, and

a server in communication with the one or more databases, the server configured to:

receive a request from a first requesting party for verified tax data of a first taxpayer,

based on the request, query the one or more databases to determine whether they include one or more verified tax data files that are associated with a first taxpayer identifier and a first requesting party identifier, and

provide the verified tax data included in the found one or more verified tax data files to the first requesting party.

22. The system of claim 21, wherein the verified tax data included in each of the verified tax data files are based on one or more data elements from one or more tax forms filed by a taxpayer with a governmental tax collection entity.

23. The system of claim 21, wherein the verified tax data included in each of the verified tax data files are based on one or more data elements from one or more verified tax transcripts of the U.S. Internal Revenue Service (IRS).

24. The system of claim 23, wherein the one or more verified tax transcripts of the IRS are obtained based on a requesting party providing one or more of: an IRS Form 4506, an IRS Form 8821, and another similar IRS form executed by a taxpayer.

25. The system of claim 24, wherein the one or more verified tax transcripts of the IRS are digitized based on one or more of: one or more optical character recognition schemes and one or more manual data entry schemes.

26. The system of claim 21, wherein, for one or more of the verified tax data files, the taxpayer includes an individual taxpayer.

27. The system of claim 21, wherein, for one or more of the verified tax data files, the taxpayer includes a joint taxpayer.

28. The system of claim 27, wherein the taxpayer identifier identifies one or more of: a first individual taxpayer associated with the joint taxpayer, a second individual taxpayer associated with the joint taxpayer, and the joint taxpayer.

29. A processor program for providing verified tax data, the processor program being stored on a processor readable medium and including instructions to cause a processor to:

access one or more databases of verified tax data files, where each verified tax data file: (1) includes verified tax data associated with a taxpayer and (2) is associated with a taxpayer identifier identifying the taxpayer and one or more requesting party identifiers, the requesting party identifiers identifying one or more respective requesting parties having access rights to the verified tax data file,

receive a request from a first requesting party for verified tax data of a first taxpayer,

based on the request, query the one or more databases to determine whether they include one or more verified tax data

files that are associated with a first taxpayer identifier and a first requesting party identifier, and

provide the verified tax data included in the found one or more verified tax data files to the first requesting party.

30. The processor program of claim 29, wherein the verified tax data included in each of the verified tax data files are based on one or more data elements from one or more tax forms filed by a taxpayer with a governmental tax collection entity.

31. The processor program of claim 29, wherein the verified tax data included in each of the verified tax data files are based on one or more data elements from one or more verified tax transcripts of the U.S. Internal Revenue Service (IRS).

32. The processor program of claim 31, wherein the one or more verified tax transcripts of the IRS are obtained based on a requesting party providing one or more of: an IRS Form 4506, an IRS Form 8821, and another similar IRS form executed by a taxpayer.

33. The processor program of claim 32, wherein the one or more verified tax transcripts of the IRS are processed based on one or more of: one or more optical character recognition schemes and one or more manual entry schemes.

34. The processor program of claim 29, wherein, for one or more of the verified tax data files, the taxpayer includes an individual taxpayer.

35. The processor program of claim 29, wherein, for one or more of the verified tax data files, the taxpayer includes a joint taxpayer.

36. The processor program of claim 35, wherein the taxpayer identifier identifies one or more of: a first individual taxpayer associated with the joint taxpayer, a second individual taxpayer associated with the joint taxpayer, and the joint taxpayer.

37. The processor program of claim 29, further comprising instructions to cause a processor to:

based on not finding one or more verified tax data files that are associated with the first taxpayer identifier and the first requesting party identifier, return to querying the one or more databases.

38. The processor program of claim 37, wherein the instructions to return to querying the one or more databases include instructions to:

query the one or more databases based on one or more updates to the one or more databases.

39. The processor program of claim 37, wherein the instructions to return to querying the one or more databases include instructions to:

store the request from the first requesting party for the verified tax data of the first taxpayer,

receive additional verified tax data files, where each of the additional verified tax data files: (1) includes verified tax data associated with a taxpayer and (2) is associated with a taxpayer identifier identifying the taxpayer and one or more

requesting party identifiers identifying one or more requesting parties having access rights to the verified tax data file, and determine whether one or more of the additional verified tax data files are associated with the first taxpayer identifier and the first requesting party identifier.

40. The processor program of claim 39, wherein the instructions to determine include instructions to:

update the one or more databases to include the additional verified tax data files.